



# SOP: How to Handle Preferred Customer

## Purpose

This SOP is intended to outline how to identify a preferred customer contract and the handling process for a preferred customer claim.

## Teams Impacted

- General Claims
- Technical Claims
- Claims Support
- Client Relations

## Related References and Documents

- SOP: Contract Holder Search & Verification
- SOP: How to start a claim or Pre-Claim
- SOP: Parts Verification
- SOP: Labor Time Verification
- SOP: Finalizing Claim

## Procedure

**Note.** Follow **SOP: Contract Holder Search & Verification** to pull up contract information.

1. When you see the blue preferred customer banner across the top.

The screenshot displays the 'Service Contract Inforce' page. At the top, there are fields for Deductible (\$100.00), Vehicle (IPA-02032361), Odometer Start (86,601), and Total Paid On All Claims (\$0.00). Below these fields, a blue banner with a checkmark icon and the text 'This Contract is a Preferred Customer' is highlighted with a red rectangle. To the right of the banner, there are buttons for 'Edit', 'Change Owner', and 'Printable View'. Below the banner, there are tabs for 'Related', 'Details', 'Coverage Details', 'Notes', 'Claim History', 'Child Service Contracts', and 'Vehicles'. The 'Details' tab is selected, showing contract details such as Service Contract Number (MRF4595314), Service Contract Name, Service Contract Type, Effective Date (4/4/2023, 12:00 AM), Seller (CARSHIELD), Plan (MPLAEE), Remaining Limit of Liability, Sub Seller, Parent Service Contracts, Service Contract Holder Name (KAYLA NEUENFELDT), Status (Inforce), Expiration Date (5/3/2023, 11:59 PM), Plan Tier, and Active. On the right side of the page, there is an 'Activity' section with a toggle for 'Only show activities with insights' and filters for 'Within 2 months', 'All activities', and 'All types'. Below the filters, there is a section for 'Upcoming & Overdue' with a message 'No activities to show. Get started by sending an email, scheduling a task, and more.' and a button 'Show All Activities'.



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2. A claim must be started for every preferred customer. **Follow SOP: How to start a claim or Pre-Claim.**

- a. Note the claim even if the parts are not listed for coverage.

**Important!** Do not mention any coverage at the time of call.

3. Advise shop that you will assign to an adjuster to call back within 4hr.
4. Send an email to Brad Carey and Zach Archer of claim being started. Make sure to C.C. Client Relations. Email subject line must include:
  - a. Preferred Customer
  - b. Name
  - c. Contract/ Interaction Number
  - d. Claim Number.
  - e. In the body add
    - i. "A preferred customer claim has been started for your review."

**Important!** If a Preferred Customer calls in on a Saturday, assign to the active lead for the day. The lead will process claim per SOP. Any claim not authorized will be assigned to MBI adjuster the following Monday.

5. From this point forward, Client Relations may provide direction on the claim and can circumvent this SOP if it is determined to do so. CR will be in communication with CarShield throughout the claim process and any actions noted to take by CR should be followed by the adjuster.
6. Now that the lead has assigned the adjuster a claim, they will process the claim as normal.
7. When keying in the estimate for parts follow **SOP: Parts Verification.**
  - a. Do NOT attempt part sourcing unless A.) The shop does not have an available part or B.) The shop communicates an extended delay on their parts. We can part source ONLY if it assists the shop and customer to avoid a delay and the customer agrees with this.
  - b. Go with the shop's parts for covered items for all other circumstances.
    - i. OEM parts shop asking price.
    - ii. Aftermarket shop asking price.
8. When keying in the estimate for labor follow **SOP: Labor Time Verification.**
  - a. Do NOT attempt to negotiate on labor times.
  - b. Authorize shop requested labor time.
  - c. On **powertrain** claims where the shops requested labor is double verified labor guide times.
    - i. Report to Client Relations for approval prior to authorization. Client Relations will notify CarShield of the matter.
    - ii. Advise shop you will review with Supervisor and call them back.



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9. If there are discrepancies with labor, parts, possible out of pocket cost to the customer, or any denied items, we need to hold the claim and email Client Relations before speaking of coverage.
  - a. Client Relations will note the claim and task back to the assigned adjuster on how to process the claim further.
10. If there are no discrepancies per **step 8**, move forward with auth and follow **SOP: Finalizing Claim**.
  - a. Send a follow up email to Client Relations of the claim being authorized.
11. Email Client Relations per **step 4**.
  - a. In the body "Claim \*\*\*\*\* has been authorized with the repair shop"

### Approval & Revision

Date Created 4/26/2023	Created By Jessica Rivera		Date Approved 4/27/2023	Approved By Dave Escobar
Date Revised 4/27/2023	Revised by Kara Ness, Dave Escobar	Revision Description Grammar and formatting, OEM parts shop asking price, not capped at MSRP	Date Approved 4/27/2023	Approved By Kara Ness, L&D Chris Martin QA Jason Dolan, Claims
Date Revised 5/11/2023	Revised by Dave Escobar	Revision Description Added step 5 to outline CR authority to circumvent SOP on case by case, grammar on step 7. A.	Date Approved 5/11/2023	Approved By Dave Escobar
Date Revised 5/18/2023	Revised by Dave Escobar	Revision Description Removed any soft attempts for P&L nego. Added language for part sourcing only when it's a better option for the customer if shop does not have parts or there is extended delay expected on shop order	Date Approved 5/18/2023	Approved By Rene Henderson Jason Currier
Date Revised 5/26/2023	Revised by Johnnie Martinez	Revision Description Combined original step 3&4 to make one email for adjuster and cc CR. Added Saturday handling note.	Date Approved 6/12/2023	Approved By Dave Escobar Jason Dolan Kara Ness (L&D) Chris Martin (QA)